

**PPI Wallet Implementation\_API Document**

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**Olive Crypto Systems Pvt. Ltd.**

1-5-434/6/1, First Floor

Phase 2, Surya Nagar

Old Alwal

Secunderabad

Hyderabad-500 010

Telangana

India

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# Review History

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Date** | **Version** | **Changes** | **Author** | **Reviewer** |
| 06 Jan 2022 | 1.0 | PPI Wallet Implementation API Document. | Krishna, Siva | Vamsi, Rajasekhar |
| 21 Jan 2022 | 1.1 | 1. Raise Complaint, Query list APIs added. 2. Data length of every parameter added. 3. Long code API request JSON added. 4. expiry Parameter added in Pay request. Common Response body parameters changed. | Krishna | Vamsi, Rajasekhar |
| 18 Feb 2022 | 1.2 | * Add callback response with more samples | Ganesh | Rajashekar,Vamsi |
| 03 Mar 2022 | 1.3 | 1. Added subtype parameter in Final confirmation callback. 2. New End point (Autoupdate confirmation) callback added to notify the Auto Update Callbacks. | Rajasekhar | Vamsi |
| 03 Mar 2022 | 1.4 | * Sample failure creditval response json updated | Rajasekhar | Vamsi |
| 08 Mar 2022 | 1.5 | * Debit Reversal Validation Api | Ganesh | Vamsi |
| 06 July 2022 | 1.7 | * Query List Api | Ganesh, Sravika | Rajasekhar |
| 18 Aug 2022 | 1.8 | * Added isverifiedmerchant flag in Verify VPA * Callback API * Added BLOCKCODE in pay API | Sravika | Rajasekhar |
| 22 Aug 2022 | 1.9 | * Added QR Generate API * Added QR Verify API | Sravika | Rajasekhar |
| 02Mar2024 |  | * Added CentrlMapperApis | Venkata Krishna | Rajasekhar |

# Introduction

This document describes the APIs required for interaction/integration between PPI Wallet Partner and Olive UPI PPI Switch.

* All APIs listed are Server → Server (PPI Partner → PSP Server).
* All APIs return common response elements in addition to the listed payload.
* All APIs are RESTful and will use HTTPS POST.
* All data is formatted with JSON.

# Security

As part of the security mechanism, PGP/AES algorithms are used to encrypt the parameter and process the request.

The encrypted data passed in the payload parameter of each API.

As an example, if the payload data is:

{

"txnid": "AXIPEK5k6i6t9c0c3rap7o08I7T92665k99"

}

Then the encrypted data will be:

string encryptedData = Encrypt('{"txnid": "AXIPEK5k6i6t9c0c3rap7o08I7T92665k99"}');

Then the payload sent to PSP will be:

{

"payload": encryptedData

}

Timestamp parameter pattern across overall document is *YYYY-MM-DDTHH:mm:ss*  e.g. 2022-01-11T13:16:44

**Common API Input and Output Elements**

To support error handling, tracking etc., the following common Request and Response fields are used across all APIs.

**Common Request Fields**

These fields will be part of all API Requests from PPI Wallet Channel to PSP.

|  |  |  |  |
| --- | --- | --- | --- |
| **SN** | **Field** | **Type** | **Description** |
| 1 | channelid (M) | String (fix2) | Code to indicate the origin of this transaction “DN” A unique channel code will be assigned by the PSP Switch. |
| 2 | txnid (M) | String(fix35) | * Transaction Id for API call (a unique ID generated on PPI Wallet Channel side) * Transaction id generated from UUID logic |
| 3 | payload(M) | String | Encrypted string - Json string encrypted with AES / PGP algorithm. |

**Sample request for “Register”:**

{

"channelid": "DN",

"txnid": "PPIDNK5k6i6t9c0c3rap7o08I7T92665k99",

"payload ": " Encrypted String"

}

**Common Response Fields**

These fields will be part of all responses from PSP switch to PPI Wallet Chanel.

|  |  |  |  |
| --- | --- | --- | --- |
| **SN** | **Field** | **Type** | **Description** |
| 1 | channelid(M) | String(fix2) | Code to indicate origin of this transaction “XX” |
| 2 | txnid(M) | String(fix35) | Transaction Id for API call (should echo txnid input) |
| 3 | data(M) | String | Encrypted string - Json string encrypted with AES / PGP algorithm. |
| 4 | subcode(M) | String(fix5) | Sub error code - detailed error code. |
| 5 | subresult(M) | String(max255) |  |
| 6 | result(M) | String(max10) | SUCCESS/ FAILURE/TIMEOUT |
| 7 | timestamp(M) | String  (max20) | The timestamp format should be:YYYYMMDDTHH:mm:ss  Ex:2022-01-11T13:16:44 |
| 8 | latency | String(max10) | Latency of the transaction in MilliSeconds. |

**Sample response for “Register”:**

{

"channel\_code": "DN",

"txnid": "PPIDNK5k6i6t9c0c3rap7o08I7T92665k99",

"data": " Encrypted String"

"subcode":"RE000" ,

"subresult": "success",

"result":"Success",

"timestamp":"2022-01-06T12:25:06",

"latency":"12345” /millsec

}

**Implementation Segregation**

|  |  |  |
| --- | --- | --- |
| **SN** | **PSP Implementation** | **PPI Partner Implementation** |
| 1 | Long Code | Pay – While initiating Collect Approve / Reject |
| 2 | Register | CallBack API |
| 3 | VPA Availability Check | Collect CallBack Notification |
| 4 | Set Vpa To Account | Verifyvpa CallBack API |
| 5 | Pay | Credit Validation API |
| 6 | Set Customer Transactions | CallBack Request - AutoUpdate Callback |
| 7 | Vpa Verify | Auto Update Callback |
| 8 | Pending Txn List | Debit reversal validation Api |
| 9 | CheckTxn Status |  |
| 10 | Raise Complaint |  |
| 11 | Query List |  |
| 12 | Txn History |  |

# 1. LongCode API

This API is used by Aggregator to send long code request to PSP for processing “Hard binding”

Method Type: POST

Url: [https://ip:port/v1/ppi/longcode?mobile=918499082357](https://ip:port/v1/ppi/longcode?mobile=918499082357%20)

**Request Parameters:**

|  |  |  |
| --- | --- | --- |
| **Field** | **Type** | **Description** |
| mobile (M) | String(fix12) | Customer mobile number |
| longcode(M) | String(fix12) | Service provider mobile number |
| keyword(M) | String(max50) | PPIUAT |
| enctxt(M) | String(fix35) | Encryption text |
| timestamp(M) | String(mx50) | The timestamp format should be:YYYY-MM DDTHH:mm:ss  Ex:2022-01-11T13:16:44 |

**Sample json request:**

{

"mobile": "918499082356",

"longcode": "jcxzjhcxkzjcxhcxzcj",

"keyword": "UAT"

"enctxt": "jdfsdafuidfihdsajfdhsiafhodfi",

"timestamp": "2022-01-11T13:16:44"

}

**Response Parameters:**

|  |  |  |
| --- | --- | --- |
| Field | Type | Description |
| code(M) | String(fix5) | Response code |
| result(M) | String(max10) | Success / Failure |

**Sample json Response:**

{

"code": "00000",

"result": "success"

}

# 2. Register

This API is used by PPI channel to process registration of Wallet customers.

Method Type: POST

URL: [https://ip:port/v1/ppi/register?channelid=12345&txnid=jhsdlfjdslkdksdshkf](https://ip:port/v1/ppi/register?channelid=12345&txnid=jhsdlfjdslkdksdshkf%20%20)

**Request parameters:**

|  |  |  |
| --- | --- | --- |
| **Field** | **Type** | **Description** |
| refid(M) | String(fix35) | It should be 35 characters.  It has random alphanumeric and special characters. |
| deviceid(M) | String(max50) | IMEI number |
| appid(M) | String(max20) | Application Id.  Unique for every PPI channel, which will be whitelisted at NPCI end at the time of PPI Channel onboarding. Also used by PSP to identify the source system and the same will be communicated to NPCI. |
| name(M) | String(max100) | Name of customer |
| os(M) | String(max50) | Android/ios |
| mobile(M) | String(fix12) | Customer Mobile number |

**Sample json request:**

// Json String to be encrypted with AES/PGP and send in the payload parameter.

{

"refid":"dfklghjdsjklitk4xcvjjkd89078vmn9kjj",

"deviceid":"35175687523675",

"appid":"com.unimoni.upi",

"name":"Srinivas",

"os":"192.168.0.090",

"mobile":"918499082357"

}

**Response Parameters:**

|  |  |  |
| --- | --- | --- |
| **Field** | **Type** | **Description** |
| code (M) | String(fix5) | Error code - status of the request  00000 – SUCCESS, 00091 - TIMEOUT, 00001 -FAILURE |
| result (M) | String(max10) | SUCCESS/ FAILURE/TIMEOUT |
| subcode (M) | String(fix5) | Sub error code - detailed error code. |
| subresult (M) | String(max50) | Sub error description - detailed error description |
| timestamp (M) | String(max50) | The timestamp format should be:YYYYMMDDTHH:mm:ss Ex:2022-01-11T13:16:44 |
| latency (M) | String(max10) | Latency of the transaction in MilliSeconds. |
| data (M) | | |
| mobile(M) | String(fix12) | Customer Mobile number. |

**Sample json response:**

// Json String to be encrypted with AES/PGP and send in the payload parameter.

{

"code": "00000",

"result": "success",

"subcode": "RE000",

"subresult": "success",

"timestamp": "2022-01-06T12:25:06",

"latency": "12345",

"data": {

"mobile": "918499082356"

}

}

# 3. VPA AvailabilityCheck

This API is used by the PPI channels to check availability of a VPA before setting/allocating it for the wallet customer's account.

Method Type: POST

URL: https://ip:port/v1/ppi/vpa/available?channelid=12345&txnid=jhsdlfjdslkdksdshkf

**Request Parameters:**

|  |  |  |
| --- | --- | --- |
| **Field** | **Type** | **Description** |
| mobile(M) | Number(fix12) | Customer Mobile number |
| vpa(M) | String(max255) | Customer Vpa for which the availability is to be checked. |

**Sample json request:**

{

"mobile": "919701425053",

"vpa": "mswipe@sbmbank"

}

**Response parameters:**

|  |  |  |
| --- | --- | --- |
| **Field** | **Type** | **Description** |
| code (M) | String(fix5) | Error code - status of the request  00000 – SUCCESS, 00091 – TIMEOUT, 00001 -FAILURE |
| result (M) | String(max10) | SUCCESS/ FAILURE/TIMEOUT |
| subcode(M) | String(fix5) | Sub error code |
| subresult(M) | String(max255) | Sub error description |
| timestamp(M) | String(max50) | The timestamp format should be:YYYY-MM-DDTHH:mm:ss  Ex:2022-01-11T13:16:44 |
| latency(M) | String(max10) | Latency time of the Transaction in Milliseconds |

Sample json Response:

// Json String to be encrypted with AES/PGP and send in the payload parameter.

{

"code": "00000",

"result": "success",

"subcode": " ",

"subresult": " ",

"timestamp": "2022-01-06T12:25:06",

"latency": "12345"

}

|  |  |
| --- | --- |
|  | |
| **Sub Error Code** | **Sub Result Description** |
| AC001 | VPA NOT ALLOWED |
| AC091 | TimedOut |

# 4. SetVpaToAccount

This API is used by PPI Channels to set VPA for the added wallet Account.

Method Type: POST

URL: https://<IP:PORT>/v1/ppi/customer/setvpatoaccount?channelid=12345&txnid=PPIDNjhsdlfjdslk

**Request parameters:**

|  |  |  |
| --- | --- | --- |
| **Field** | **Type** | **Description** |
| name(M) | String(max100) | Customer Name |
| accountnumber(M) | String(max50) | Customer Account number (Wallet Account Number) |
| ifsc(M) | String(max50) | IFSC (NPCI assigned to PPI) |
| vpa(M) | String(max255) | Virtual Payment Address |
| mobile(M) | String(fix12) | Customer mobile number |
| appid(M) | String(max20) | Application Id.  Unique for every PPI channel, which will be whitelisted at NPCI end at the time of PPI Channel onboarding. Also used by PSP to identify the source system and the same will be communicated to NPCI. |
| allowdebit(O) | String(fix1) | Default - Y  Y - Enable, N- Disable |
| allowcredit(O) | String(fix1) | Default - Y  Y - Enable, N- Disable |

**Sample json Request:**

// Json String to be encrypted with AES/PGP and sent in the payload parameter.

{

"name": "Srinivas",

"accountnumber": "918886900098",

"ifsc": "IFSC0000066",

"vpa": "krishnaeddy@psp",

"mobile": "918886900098",

"appid": "com.olive.upi",

"allowddebit": "Y",

"allowdcredit": "Y"

}

**Response parameters:**

|  |  |  |
| --- | --- | --- |
| **Field** | **Type** | **Description** |
| code (M) | String(fix5) | Error code - status of the request  00000 – SUCCESS, 00091 – TIMEOUT, 00001 - FAILURE |
| result (M) | String(max10) | SUCCESS/ FAILURE/TIMEOUT |
| subcode(M) | String(fix5) | Sub error code |
| subresult(M) | String(max25 5) | Sub error description |
| timestamp(M) | String(max50) | The timestamp format should  be:YYYYMM-DDTHH:mm:ss  Ex:2022-01-11T13:16:44 |
| latency(M) | String(max10) | Latency time of the Transaction in Milliseconds |

**Sample json response:**

// Json String to be encrypted with AES/PGP and sent in the payload parameter

{

"code": "00000",

"result": "success",

"subcode": "SV000",

"subresult": "success",

"timestamp": "2022-01-06T12:25:06",

"latency": "12345"

}

|  |  |
| --- | --- |
|  | |
| **Sub Error Code** | **Sub Result Description** |
| SV006 | Technical error |

# 5. Set Customer Transactions Flags

This API is used by PPI Wallet channels to enable/disable Customer transactions & VPA.

URL: https://<IP: PORT>/v1/ppi/updatesettovpa?channelid=12345&txnid=jhsdlfjdslkdksdshkf

**Request parameters:**

|  |  |  |
| --- | --- | --- |
| **Field** | **Type** | **Description** |
| mobile(M) | String(fix12) | Customer Mobile Number |
| accountnumber(M) | String(max50) | Customer Account Number i.e. Wallet Account number |
| vpa (M) | String (max25 5) | VPA of customer to be enabled or disable. |
| vpastatus (O) | String(fix1) | Default - Y  Y -Enable  N- Disable |
| allowdebit(M) | String(fix1) | Default - Y  Y -Enable Debit N-Disable Debit |
| allowcredit(M) | String(fix1) | Default - Y  Y - Enable Credit  N- Disable Credit |
| appid(M) | String(max20) | Application Id. Unique for every PPI channel, which will be whitelisted at NPCI end at the time of PPI Channel onboarding. Also used by PSP to identify the source system and the same will be communicated to NPCI. |

**Sample json Request:**

// Json String to be encrypted with AES/PGP and sent in the payload parameter.

{

"mobile": "918096449293",

"accountnumber": "566802070001235",

"vpa": "krishna@psp",

"vpastatus": "Y",

"alllowdebit": "N",

"allowcredit": "N",

"appid": "com.olive.upi"

}

**Response parameters:**

|  |  |  |
| --- | --- | --- |
| **Field** | **Type** | **Description** |
| code (M) | String(fix5) | Error code - status of the request  00000 – SUCCESS, 00091 – TIMEOUT, 00001 - FAILURE |
| result (M) | String(max10) | SUCCESS/ FAILURE/TIMEOUT |
| timestamp(M) | String(max50) | The timestamp format should be:YYYYMMDDTHH:mm:ss  Ex:2022-01-11T13:16:44 |
| latency(M) | String(max50) | Latency time of the Transaction in milliseconds. |
| subcode(M) | String(fix5) | Sub error code |
| subresult(M) | String(max255) | Sub error description |

Sample json response:

// Json String to be encrypted with AES/PGP and sent in the payload parameter.

{

"code": "00000",

"result": "success",

"subcode": "ED000",

"subresult": "success",

"timestamp": "2022-01-06T12:25:06",

"latency": "12345"

}

|  |  |
| --- | --- |
|  | |
| **Sub Error Code** | **Sub Result Description** |
| ED054 | Input Not Found |
| ED004 | Customer does not exist |
| ED006 | Failed to store in db |

# 6. Verify VPA

* This API is used by the PPI Wallet channels to verify the VPA of the beneficiary.
* Verify VPA API - Is an async API
* Acknowledgement will be sent immediately.
* Final confirmation sent as callback. Partners need to implement to receive the same. Refer section
* If the final response is not received by PPI to Verify VPA API, PPI channel needs to reinitiate the Verify VPA API.

**URL:** https://<IP: PORT>/v1/ppi/vpa/verify?channelid=12345&txnid=PPIDNjhsdlfjdslkdksdshkf

**Request parameters:**

|  |  |  |
| --- | --- | --- |
| **Field** | **Type** | **Description** |
| vpa(M) | String(max255) | Virtual payment Address of the customer for which the verification needs to be processed. |
| device(M) | | |
| appid(M) | String(max20) | Application Id. Unique for every PPI channel, which will be whitelisted at NPCI end at the time of PPI Channel onboarding. Also used by PSP to identify the source system and the same will be communicated to NPCI. |
| capability(O) | String(max255) | Device capability |
| id(O) | String(max50) | IMEI number of the device. |
| ip(O) | String (max50) | Ip address of the initiating customer |
| location(O) | String(max255) | Location of the device |
| mobile(M) | String(fix12) | Mobile number of Payer |
| os(M) | String(max50) | Android or ios |
| type(M) | String(max10) | Type of the Transaction Initiating device.  Ex: MOB |
| payerinfo(M) | | |
| accountnumber(M) | String(max50) | Payer account number |
| name(M) | String(max100) | Payer name |
| mcc(M) | String(fix4) | Payer Mcc code 0000 - Person Other than 0000 - for Merchants as per NPCI specs. |
| vpa(M) | String(max255) | Payer vpa need to pass |

Sample json request:

// Json String to be encrypted with AES/PGP and sent in the payload parameter.

{

"vpa": "saikiran@apsp",

"device": {

"appid": "com.olive.upi",

"capability": "011001",

"id": "321a192dc6dc8f7a",

"ip": "100.86.115.100",

"location": "Jubli Hills Hyd TS IN",

"mobile": "918341030148",

"os": "Android9",

"type": "MOB"

},

"payerinfo": {

"accountnumber": "918499004567",

"mcc": "0000",

"name": "Ram",

"vpa": "krishnae@psp"

}

}

**ACK Response to Verify VPA API**

This response is used to send Acknowledgement of Verify VPA API to PPI Wallet Channels

|  |  |  |
| --- | --- | --- |
| **Field** | **Type** | **Description** |
| code (M) | String(fix5) | Error code - status of request  00000 – SUCCESS, 00091 – TIMEOUT, 00001 - FAILURE |
| result (M) | String(max10) | SUCCESS/ FAILURE/ TIMEOUT |
| rrn (M) | String(max20) | RRN of respective transaction |
| txnid (M) | String(fix35) | Txnid is received in the verifyvpa API url, will be echo back.  Transaction Id for API call (a unique ID generated on PPI Wallet Channel side). Transaction id generated from UUID logic |
| timestamp(M) | String(max50) | The timestamp format should be:YYYYMMDDTHH:mm:ss  Ex:2022-01-11T13:16:44 |
| latency(M) | String(max10) | Latency of the Transaction |

# 7. Verifyvpa CallBack API

**URL:** https://<IP: PORT>/v1/ppi/verifyvpa/confirmation

**Request Parameters:**

|  |  |  |
| --- | --- | --- |
| **Field** | **Type** | **Description** |
| txnid (M) | String(fix35) | Txnid received in verifyvpa API url, will be echo back.  Transaction Id for API call (a unique ID generated on PPI Wallet Channel side). Transaction id generated from UUID logic |
| code (M) | String(fix5) | Error code - status of request  00000 – SUCCESS, 00091 – TIMEOUT, 00001 - FAILURE |
| result (M) | String(max10) | SUCCESS/ FAILURE/TIMEOUT |
| timestamp(M) | String(max50) | The string format should be:YYYYMMDDTHH:mm:ss  Ex:2022-01-11T13:16:44 |
| latency(M) | String(max50) | Latency time in Transaction in Milliseconds |
| subresult(M) | String(max255) | Sub error description |
| *data*(M) | | |
| customername | String(max50) | customer name |
| mcc(O) | String(fix4) | Mcc code 0000 - Person Other than 0000 - for Merchants as per NPCI specs. |
| ifsc(O) | String(max50) | IFSC of customer |
| iin(O) | String(max25) | iin |
| *merchanttype*(C)  // This Tag will be received in case of merchant VPA verification. | | |
| identifier(O) |  |  |
| subcode | String(fix5) | Subcode |
| mid(O) | String(fix10) | Merchant identifier |
| sid(O) | String(fix10) | store id |
| tid(O) | String(fix10) | Terminal id |
| merchanttype(O) | String(max10) | merchant type |
| merchantgenre(O) | String(max100) | merchant genre |
| onboardingtype(M) | String(max20) | onboarding type |
| isverifiedmerchant(M) | String (max 5) | flag values - P/Y/N P- P2P (person)  Y - Verified merchant  N - non-verified merchant |
| *name*(M) |  |  |
| brand(O) | String(max50) | brand |
| legal(O) | String(max50) | legal |
| franchise(O) | String(max50) | franchise means (Franchise Name) |
| *ownership(O)* | | |
| type(O) | String(max20) | type |

// Json String to be encrypted with AES/PGP and sent in the payload parameter.

**1. Customer did Verify VPA towards merchant success response:**

{

"txnid": "TSP56765678765678765678",

"code":"00000",

"result": "success",

"subcode":"VV000" ,

"subresult": "success",

"timestamp":"2022-01-06T12:25:06",

"latency":"12345"

"data":{

"customername":"SHYAM SUNDER AGARWAL"

"mcc":"1520",

"ifsc":"AXIS0000063",

"iin":"400005",

"merchanttype":{

"identifier":{

"subcode":"1520",

"mid":"MG0001",

"sid":"1520",

"tid":"78654",

"merchanttype":"SMALL",

"merchantgenre":"OFFLINE",

"ownership":{

"onboardingtype":"BANK"

}

},

"name":{

"brand":"praimports",

"legal":"Indian",

"franchise":"raja babu impor"

},

"ownership":{

"type":"PRIVATE"

}

}

}

**2. Customer did verify VPA towards other customers with success:**

{

"txnid":"TSP56765678765678765678",

"code": "0000",

"result": "SUCCESS",

"timestamp": "2022-02-17T23:34:41+05:30",

"latency": "1000",

"subresult": "SUCCESS",

"subcode": "VV000",

"data": {

"customername": "vamsi m",

"mcc": "0000",

"ifsc": "UTIB000122",

"iin": "567876"

}

}

**3. Customer did verify VPA with failure:**

{

"txnid": "TSP56765678765678765678",

"code": "00001",

"result": "FAILURE",

"timestamp": "2022-02-17T23:50:14+05:30",

"latency": "1000",

"subresult": "Failure Msg”, "subcode": "VV0ZY”, “data":

{

"customername":"NA",

"ifsc": "",

"iin": "",

"mcc": "0000"

}

}

|  |  |
| --- | --- |
| **Sub Result Description** | **Sub Error Code** |
| VV091 | Time Out |
| VV099 | Sorry, your request cannot be processed. Please try again |
| VV001 | Invalid Virtual Address |

# 8. Pay

* This API is used by PPI Wallet Channels to process pre-approved transactions like Pay, Collect Request, Collect Approve/Reject.
* Pay API - Is an async API
* Acknowledgement will be sent immediately.
* Final confirmation will be sent in the form of a callback. Partners need to implement the same. Refer section No. 9
* If trantype - Pay, then Payerinfo is Mandatory.
* If trantype - Collect, CollectApprove, CollectReject the Payee Info is Mandatory.

**URL:**

https://<IP: PORT>/v1/ppi/transactions/mprepay/?channelid=12345&txnid=jhsdlfjdslkdksdshkf

**Request parameters:**

|  |  |  |
| --- | --- | --- |
| **Field** | **Type** | **Description** |
| trantype(M) | String(max10) | Transaction Type  -PAY  -COLLECT  -COLLECTAPPROVE  -COLLECTREJECT  -COLLECTBLOCK |
| txnid (M) | String(fix35) | Transaction Id for API call (a unique ID generated on PPI Wallet Channel side).  Transaction id generated from UUID |
| rrn (O) | String(max20) | RRN of respective transaction |
| orderid(O) | String(max50) | PPI Partners should pass the unique reference id with respect to the order tracking. |
| amount(M) | String(max20) | Transaction amount, needed to pass in the format of xxxxxx.xx. Ex: - 11.00 |
| initmode(M) | String(fix2) | Initiation mode of the transaction. Refer section NO. 17 for more details. |
| purpose(M) | String(fix2) | Purpose code of the transaction. Refer section NO. 16 for more details. |
| remarks(M) | String(max255) | Passed by the PPI Partners. Which is used as a transaction note. Ex: Online Purchase. In case the ppi channel fails to send remarks then we send the default as UPIPPI to NPCI.  Note: allowing below special characters and space. +\*@ |
| payrefnumber(M) | String(max50) | Payment reference number between PPI and PSP |
| blockcode(C) | String(max 5) | If trantype = COLLECTBLOCK , the channel will send a respective blockcode to Olive.  TM/S0/S1/S2/S3 (Default = TM) |
| *device(M)* | | |
| appid(M) | String(max20) | Application Id.  Unique for every PPI channel, which will be whitelisted at NPCI end at the time of PPI Channel onboarding. Also used by PSP to identify the source system and the same will be communicated to NPCI. |
| capability(O) | String(max100) | Device capability |
| id(O) | String(max20) | IMEI number |
| ip(O) | String(max20) | Ip address of the initiating customer |
| location(O) | String(max100) | Location of the device mobile(M) String(fix12) mobile |
| os(O) | String(max20) | Android or ios |
| type(M) | String(max20) | Type of the Transaction Initiating device. Ex: MOB |
| *payerinfo(M)* | | |
| accountnumber(C) | String(max50) | Payer account number |
| name(C) | String(max50) | Payer name |
| mcc(C) | String(fix4) | Payer Mcc code 0000 - Person  Other than 0000 - for Merchants as per NPCI specs. |
| vpa(M) | String(max255) | Payer VPA |
| accounttype(C) | String(max10) | Payer Account Type  SAVINGS, CURRENT WALLET |
| ifsc(C) | String(max50) | Payer account Ifsc |
| mobile(C) | String(fix12) | Payer mobile Number |
| *payeeinfo(M)* | | |
| accountnumber(C) | String(max50) | Payee account number |
| name(C) | String(max50) | Payee name |
| mcc(C) | String(fix4) | Payee Mcc code 0000 - Person  Other than 0000 - for Merchants as per NPCI specs. |
| vpa(M) | String(max255) | Payee VPA |
| accounttype(C) | String(max10) | Payee Account Type  SAVINGS  CURRENT  WALLET |
| ifsc(C) | String(max50) | Payee Account Ifsc |
| mobile(C) | String (12) | Payee mobileNumber |
| refurl(O) | String(max35) | Reference url |
| expirydatetime(C) | String | expirydateTime only present at collect initiation cases. |

Sample JSON Request:

// Json String to be encrypted with AES/PGP and sent in the payload parameter.

{

"txnid":"UNIMdgbdjlko98jkly9x73812njljuhaip9",

“rrn":"0205210006",

"orderid":"0205210006",

"amount":"105.00",

"initmode": "00",

"purpose": "00",

"remarks":"No",

"payrefnumber":"Abc793757bc",

"trantype":"PAY",

“device”:{

“appid”:”com.axis.customer”,

“capability”:””,

”id”:”868480052128506”,

“ip”:”192.168.45.67”,

“Location”:”hyderabad”,

“mobile”:”918499082356”,

“os”:”android”,

“type”:”mobile” }

“payerinfo”: {

"name":"Raja",

“accountnumber”:”357528699183”,

"vpa":"srinivas@psp",

“mcc”:”0000’,

"mobile":"918413867234",

"accounttype":"Savings", "ifsc":"IFSC0000098", }

“payeeinfo”:

{

"name":"Abi",

“accountnumber”:”357528699182”,

"vpa":"srinivas@psp",

“mcc”:”0000’,

"mobile":"910413860011",

"accounttype":"Savings",

"ifsc":"IFSC0000098",

}

“refurl”:”https://ip:port/v1/home” }

**ACK Response to Pay API**

This response is used to send acknowledgement of Pay API to PPI Wallet Channels

|  |  |  |
| --- | --- | --- |
| **Field** | **Type** | **Description** |
| code (M) | String(fix5) | Error code - status of request  00000 – SUCCESS, 00091 – TIMEOUT, 00001 - FAILURE |
| result (M) | String(max50) | SUCCESS/FAILURE/TIMEOUT |
| rrn (M) | String(max20) | RRN of respective transaction |
| txnid (M) | String(fix35) | Transaction Id for API call (a unique ID generated on PPI Wallet Channel side).  Transaction id generated from UUID |
| subcode(M) | String(fix5) | Sub error code |
| subresult(M) | String(max255) | Sub error description |
| timestamp(M) | String(max50) | The timestamp format should be:YYYYMMDDTHH:mm:ss  Ex:2022-01-11T13:16:44 |
| latency(M) | String(max10) | Latency time of the Transaction in Milliseconds |

**Sample json Response:**

{

"code": "00000",

"result": "SUCCESS",

"timestamp": "2022-02-18T08:42:48.607",

"latency": "1807",

"subcode": "00000",

"subresult": "SUCCESS",

"channelid": "DN",

"txnid": "TSP9f83bc71ea25416e828132bd065c28e6",

"data": "w454756758dfgdfggfh",

"rrn": "204908000030"

}

|  |  |
| --- | --- |
| **Sub Error Code** | **Sub Result Description** |
| PA001 | Invalid Mobile Number or mismatch mobile number |
| PA002 | Account Details are missing |
| PA003 | Invalid Customer or Customer not registered |
| PA004 | Customer Deregistered |
| PA005 | VPA Not Available |
| PA006 | Invalid IFSC code |
| PA007 | Invalid Data |
| PA051 | customer Key Not Found |
| PA052 | customer not found with a given mobile. |
| PA054 | Input Not Found |

# 9. CallBack Request - Final Payment confirmation

**URL:** https://<IP:PORT>/v1/ppi/pay/confirmation

|  |  |  |
| --- | --- | --- |
| **Field** | **Type** | **Description** |
| code(M) | String(fix5) | code |
| result(M) | String(max50) | result |
| txnid(M) | String(fix35) | Txnid which is received in the Pay api url the Same will be ecobacked here.  Transaction Id for API call (a unique ID generated on PPI Wallet Channel side).  Transaction id generated by UUID |
| txntype (M) | String(max10) | Transaction Type (PAY | COLLECT) |
| subtype(M) | String(max10) | Transaction SubType (RespPay | ReqTxnConfirmation).   * PPI Channel as a payer psp will receive the subtype as RespPay. * PPI Channel as a payee psp will receive the subtype   as ReqTxnConfirmation. |
| rrn(M) | String(max20) | RRN of respective transaction |
| orderid(O) | String(max20) | If we scan the dynamic QRcode order id present in that request we are passed. |
| amount(M) | String(max20) | Transaction amount needed to pass in the format of xxxxxx.xx. Ex:- 11.00 |
| initmode(M) | String(fix2) | Initiation mode of the transaction. Refer section NO. 17 for more details. |
| purpose(M) | String(fix2) | Purpose code of the transaction. Refer section NO. 16 for more details. |
| remarks(M) | String(max255) | Passed by the PPI Partners. Which is used as a transaction note. Ex: Online Purchase. In case the ppi channel fails to send remarks then we send the default as UPIPPI to NPCI. Note: allowing special characters and space. +\*@-\_ |
| *payerinfo(M)* | | |
| name(C) | String(max50) | name |
| accountnumber(O) | String(max50) | Payer Account number |
| vpa(M) | String(max255) | VPA |
| mcc(O) | String(fix4) | Payer Mcc Code 0000 - Person  Other than 0000 - for Merchants as per NPCI specs. |
| mobile(O) | String(fix12) | mobile |
| accounttype(O) | String(max10) | accounttype |
| ifsc(O) | String(max50) | Payer account ifsc  reversalcode(O)String(max3)  Payer reversal response code applicable in case the transaction is deemed transaction only. |
| *payeeinfo(M)* |  |  |
| name(O) | String(max50) | Payee Name |
| accountnumber(O) | String(max50) | Payee account number |
| vpa (M) | String(max255) | VPA |
| mcc(O) | String(fix4) | Payee Mcc code 0000 - Person  Other than 0000 - for Merchants as per NPCI specs. |
| mobile(O) | String(fix12) | mobile |
| accounttype(O) | String(max20) | accounttype |
| ifsc(O) | String(max50) | Payee account IFSC |
| reversalcode(O) | String(max3) | Payee reversal response code applicable in case the transaction is deemed transaction only. |

**Note:** PSP will expect http response code 200 as default Success in the response from PPI Channels for Callback request.

**Sample JSON Request:**

// Json String to be encrypted with AES/PGP and sent in the payload parameter. 1.Sample Collect **Success case**

{

"code": "00000",

"result": "SUCCESS",

"txnid": "TSP56765678765678765678",

"trantype": "COLLECT",

"subtype":"ReqTxnConfirmation",

"rrn": "678909876",

"orderid": "67865678678",

"amount": "10.00",

"initmode": "00",

"purpose": "00", "remarks": "Test", "payerinfo":

{

"name": "abcd",

"accountnumber": "9949889896",

"vpa": "customer1@ppi",

"accounttype": "BANKWALLET",

"ifsc": "RTB00000012"

},

"payeeinfo":

{

"name": "aabb",

"accountnumber": "9949889897",

"vpa": "customer2@ppi",

"accounttype": "BANKWALLET",

"ifsc": "RTB00000012"

},

"status": "SUCCESS",

"refurl": "https://ppi.com",

"createdate": "2022-02-18 00:52:50",

"subcode": "PA000",

"subresult": "SUCCESS",

"latency": "1000",

"timestamp": "2022-02-18T00:52:50+05:30" }

**2.Sample Collect Failure**

{

"code": "00001",

"result": "FAILURE",

"txnid": "TSP56765678765678765678",

"trantype": "COLLECT",

"subtype":"ReqTxnConfirmation",

"rrn": "678909876",

"orderid": "67865678678",

"amount": "10.00",

"initmode": "00",

"purpose": "00", "remarks": "Test", "payerinfo":

{

"name": "abcd",

"accountnumber": "9949889896",

"vpa": "customer1@ppi",

"accounttype": "BANKWALLET",

"ifsc": "RTB00000012",

"reversalcode": "00"

},

"payeeinfo":

{

"name": "abcd",

"accountnumber": "9949889897",

"vpa": "customer2@ppi",

"accounttype": "BANKWALLET",

"ifsc": "RTB00000012",

"reversalcode": "00"

},

"status": "FAILURE",

"refurl": "https://ppi.com",

"createdate": "2022-02-18 00:52:50",

"subcode": "PAU30",

"latency": "1000",

"timestamp": "2022-02-18T00:52:50+05:30" }

**3.sample pay success**

{

"code": "00000",

"result": "SUCCESS",

"txnid": "TSP56765678765678765678",

"trantype": "PAY",

"subtype":"RespPay",

"rrn": "678909876",

"orderid": "67865678678",

"amount": "10.00",

"initmode": "00",

"purpose": "00", "remarks": "Test", "payerinfo":

{

"name": "abcd",

"accountnumber": "9949889896",

"vpa": "customer1@ppi",

"accounttype": "BANKWALLET",

"ifsc": "RTB00000012"

},

"payeeinfo":

{

"name": "abcd",

"accountnumber": "9949889897",

"vpa": "customer2@ppi",

"accounttype": "BANKWALLET",

"ifsc": "RTB00000012"

},

"status": "SUCCESS",

"refurl": "https://ppi.com",

"createdate": "2022-02-18 00:55:55",

"subcode": "PA000",

"subresult": "SUCCESS",

"latency": "1000",

"timestamp": "2022-02-18T00:55:55+05:30" }

# 10. Pending Txns List

This API is used by the PPI Wallet Channels to list the Pending Collect requests.

URL: https://<IP:PORT>/v1/ppi/sdk/txn/pending/test

**Request parameters:**

|  |  |  |
| --- | --- | --- |
| **Field** | **Type** | **Description** |
| mobile (M) | String(fix12) | Mobile number of the customer. |
| appid (M) | String(max20) | Application Id. Unique for every PPI channel, which will be whitelisted at NPCI end at the time of PPI Channel onboarding. Also used by PSP to identify the source system and the same will be communicated to NPCI. |

**Sample json request:**

{

“mobile”:”918499082356”,

“appid”:”com.axis.customer”

}

**Response parameters:**

|  |  |  |
| --- | --- | --- |
| **Field** | **Type** | **Description** |
| code (M) | String(fix5) | Error code - status of request  00000 – SUCCESS, 00091 – TIMEOUT, 00001 - FAILURE |
| result (M) | String(max50) | SUCCESS/FAILURE/TIMEOUT |
| subcode(M) | String(fix5) | Sub error code |
| subresult(M) | String(max255) | Sub error description |
| timestamp(M) | String(max20) | The string format should be:YYYYMMDDTHH:mm:ss  Ex:2022-01-11T13:16:44 |
| latency(M) | String(max10) | Latency time of the Transaction in Milliseconds. |
| *data(M)* | | |
| txnid(M) | String(fix35) | Transaction Id for API call (a unique ID generated on PPI Wallet Channel side).  Transaction id generated from UUID |
| mobile(M) | String(fix12) | Customer mobile number |
| payervpa(M) | String(max255) | Payer VPA |
| payeevpa(M) | String(max255) | Payee VPA |
| benename(M) | String(max50) | Beneficiary name |
| amount(M) | String(max20) | Transaction amount needed to pass in the format of xxxxxx.xx. Ex:- 11.00 |
| remarks(M) | String(max255) | Passed by the PPI Partners. Which is used as a transaction note. Ex: Online Purchase. In case the ppi channel fails to send remarks then we send the default as UPIPPI to NPCI.  Note: allowing special characters and space. +\*@-\_ |
| status(M) | String(fix1) | Status of the transaction pending or not. |
| expdate(M) | String(max20) | Expiry Date of the transaction, Applicable only in case of COLLECT transaction. |
| rrn (M) | String(max20) | RRN of respective transaction |
| invoiceurl(M) | String(max100) | Invoice URL of the transaction, which is used to represent the invoice of the transaction if any. |
| refcategory(M) | String(fix2) | If Invoice URL is present, then refCategory is mandatory. The refCategory field is used to identify the category of the transaction  00 - NULL   * Advertisement * Invoice   Others for future use. |
| purpose(M) | String(fix2) | Purpose code of the transaction. Refer section NO. 16 for more details. |
| payeecode(M) | String(fix5) | Payee code of customer |

**Sample json response:**

// Json String to be encrypted with AES/PGP and sent in the payload parameter.

{

"code": "00000",

"result": "success",

"subcode":"PT000" ,

"subresult": “success”,

“latency”:’’12345”,

“timestamp”:”2022-01-06T12:25:06”, "data":

{

"txnid": " UNI3f655ed67d244f4cbadbc635d6cbd2a3",

"mobile": "919582950607",

"payervpa": "dev12@unimoni",

"payeevpa": "9560275058@unimoni",

"benename": "CHANDER MOHAN GANDHI",

"amount": "2.00",

"remarks": "UPI",

"status": "P",

"expdate": "04-10-2019 12:14:26",

"rrn": "927612694054",

"invoiceurl": "https://unimoni.com/",

"refcategory": "00",

"purpose": "00",

"payeecode": "1520"

}

}

# 11. Txn History

This API is used by the PPI Wallet Channels to get the list of processed transactions.

**URL:** https://<IP:PORT>/ppi/txn/list?channelid=12345&txnid=jhsdlfjdslkdksdshkf

**Request parameters:**

|  |  |  |
| --- | --- | --- |
| **Field** | **Type** | **Description** |
| fromdate(M) | String(max20) | From date of the transactions format should be (ddmm-yyyy) |
| todate(M) | String(max20) | The end date of the transactions format should be  (ddmm-yyyy) |
| mobile (M) | String(fix12) | Mobile number of the customer. |
| pageno (M) | number(max5) | Page number. Default- 1 |
| pagesize (M) | number(max5) | Page Size. defaut- 20 |

**Sample json request:**

// Json String to be encrypted with AES/PGP and sent in the payload parameter.

{

"fromdate": "01-12-2021",

"todate": "30-12-2021",

"mobile": "919701425053",

"pageno": "1",

"pagesize": "20"

}

**Response parameters:**

|  |  |  |
| --- | --- | --- |
| **Field** | **Type** | **Description** |
| code (M) | String(fix5) | Error code - status of request  00000 – SUCCESS, 00091 – TIMEOUT, 00001 - FAILURE |
| result (M) | String(max20) | SUCCESS/ FAILURE/TIMEOUT |
| timestamp(M) | String(max20) | The timestamp format should  be:YYYYMM-DDTHH:mm:ss  Ex:2022-01-11T13:16:44 |
| latency(M) | String(max10) | Latency time of the Transaction in Milliseconds. |
| subcode(M) | String(fix5) | Sub error code |
| subresult(M) | String(max255) | Sub error description |
| *data(M)* | | |
| txnid (M) | String(fix35) | Transaction Id for API call (a unique ID generated on PPI Wallet Channel side). Transaction id generated from UUID |
| type (M) | String(max10) | Transaction type |
| rrn (M) | String(max20) | RRN of respective transaction |
| datetime (M) | String(max20) | dd-mm-yyyy HH:MM:SS |
| amount (M) | String(max20) | Transaction amount needed to pass in the format of xxxxxx.xx. Ex:- 11.00 |
| payeraccount (M) | String(max20) | debitAccount number |
| payervpa (M) | String(max255) | debitVpa |
| payerbankname(M) | String(max50) | debitBankName |
| payeeaccount (M) | String(max20) | creditAccount number |
| payeevpa (M) | String(max255) | Credit VPA |
| payeebankname (M) | String(max50) | Payee Bank Name |
| status (M) | String(fix1) | Status of the transaction.  C- Success  P- Pending   1. Deemed   E-Expired |
| remarks (M) | String(max255) | Passed by the PPI Partners. Which is used as a transaction note. Ex: Online Purchase. In case the ppi channel fails to send remarks then we send the default as UPIPPI to NPCI.  Note: allowing special characters and space. +\*@-\_ |
| expirydatetime (C) | String(max20) | expirydateTime only present at collect initiation cases. |
| creditdebittype (M) | String(max10) | Credit Debit type |
| payername (M) | String(max50) | Payer/Remitter Bank customer Name |
| payeename (M) | String(max50) | Payee/Beneficiary Bank customer Name |
| payeereversalrespcode (O) | String(max3) | Payee reversal response code applicable in case the transaction is deemed transaction only. |
| payerreversalrespcode (O) | String(max3) | Payer reversal response code applicable in case the transaction is deemed transaction only. |
| disputerc (M) | String(max25) | disputeRc |
| disputestatus (M) | String(max25) | disputeStatus |
| purposecode (M) | String(fix2) | Purpose code of the transaction. Refer section NO. 16 for more details. |
| initmode (M) | String(fix2) | Initiation mode of the transaction. Refer section NO. 17 for more details. |
| refcategory (M) | String(fix2) | If Invoice URL is present, then ref category is mandatory. The refCategory field is used to identify the category of the transaction   * NULL * Advertisement 02- Invoice Others   for future use. |
| mcc (M) | String(fix4) | Mcc code 0000 - Person  Other than 0000 - for Merchants as per NPCI specs. |
| invoiceurl(M) | String(max100) | Invoice URL of the transaction, which is used to represent the invoice of the transaction if any. |

**Sample json response:**

// Json String to be encrypted with AES/PGP and sent in the payload parameter.

{

"code": "00000",

"result": "success",

"subcode": "TH000",

"subresult": "success",

"latency": "12345",

"timestamp": "2022-01-06T12:25:06", "data":

[

{

"txnid": "SBM2d1af4357f814cfab02e6637cc708141",

"type": "COLLECT",

"rrn": "923415269299",

"datetime": "22/08/19 15:52:08",

"amount": "1.00",

"debitaccount": "",

"debitvpa": "prashanth@sbmbank",

"debitbankname": null,

"creditaccount": "915010060045397",

"creditvpa": "abhi12.-.-@pingpay",

"creditbankname": "AXIS",

"status": "E",

"remarks": "Request for money",

"expirydatetime": "23/08/19 15:51:08",

"queryclosercomment": null,

"creditdebittype": "CREDIT",

"remittername": null,

"beneficiaryname": null,

"payeereversalrespcode": null,

"payerreversalrespcode": null,

"disputerc": null,

"disputestatus": null,

"invoiceurl": "http://sbmbankbank.com/upi",

"initmode": null,

"purposecode": null,

"refcategory": "00",

"mcc": "1520"

}

]

}

# 12. Check Txn Status

This API is used by the PPI Wallet Channels to get the terminal status of already processed transactions.

**URL:** https://<IP:PORT>/v1/ppi/tran/chktxnstatus?txnid=UNIeb47585ac3044c0d99d71545d42fe94d &channelid=12345

**Request parameters:**

|  |  |  |
| --- | --- | --- |
| **Field** | **Type** | **Description** |
| txnid (M) | String(fix35) | Transaction Id for API call (a unique ID generated on PPI Wallet Channel side).  Transaction id generated from UUID |
| rrn (O) | String(max20) | RRN of respective transactions. |
| datetime (O) | String(max20) | Date of the transaction initiation. |
| mobile (M) | String(fix12) | Mobile number of the customer who had initiated the transaction. |

**Sample json request:**

{

"txnid": "UNIeb47585ac3044c0d99d71545d42fe94d",

"rrn": "019711000051",

"datetime": "01-12-2019 12:15:26",

"mobile": "918499082356"

}

**Response parameters:**

|  |  |  |
| --- | --- | --- |
| **Field** | **Type** | **Description** |
| txnid (M) | String(fix35) | Unique transaction id |
| type (M) | String(fix1) | Y|N enable or disable |
| rrn (M) | String(max20) | RRN of respective transactions. |
| datetime (M) | String(max20) | Transaction initiation date and time. |
| amount (M) | String(max20) | Transaction amount needed to pass in the format of xxxxxx.xx. Ex:- 11.00 |
| debitaccount (M) | String(max20) | Debit Bank Account number. |
| debitvpa (M) | String(max255) | Payer customer Vpa |
| debitbankname (M) | String(max50) | Debit Bank Name |
| creditaccount (M) | String(max50) | Credit Bank Account number |
| creditvpa (M) | String(max255) | Payee customer Vpa |
| creditbankname (M) | String(max50) | CreditBankName |
| remarks (M) | String(max255) | Passed by the PPI Partners. Which is used as a transaction note. Ex: Online Purchase. In case the ppi channel fails to send remarks then we send the default as UPIPPI to NPCI.  Note : allowing below special characters and space .+\*@-\_ |
| expirydatetime (M) | String(max20) | expirydateTime of the transaction, Applicable only in case of collect transaction. |
| creditdebittype (M) | String(max10) | Credit debit type, Transaction type was defined here. |
| payeereversalrespcode (M) | String(max3) | Payee reversal response code applicable in case the transaction is deemed transaction only. |
| payerreversalrespcode (M) | String(max3) | Payer reversal response code applicable in case the transaction is deemed transaction only. |
| purposecode (M) | String(fix2) | Purpose code of the transaction. Refer section NO. 16 for more details. |
| initmode (M) | String(fix2) | Initiation mode of the transaction. Refer section NO. 17 for more details. |
| refcategory (M) | String(max3) | If Invoice URL is present, then refCatergory is mandatory. The refCategory field is used to  identify the category of the transaction   1. NULL 2. Advertisement 02-   Invoice  Others for future use. |
| mcc (M) | String(fix4) | Mcc code 0000 - Person Other than 0000 - for Merchants as per NPCI specs. |
| invoiceurl(M) | String(max100) | Invoice URL of the transaction, which is used to represent the invoice of the transaction if any. |
| mobile (M) | String(fix12) | Mobile number of the customer. |
| subcode(M) | String(fix5) | Sub error code |
| subresult(M) | String(max255) | Sub error description |

**Sample json response:**

// Json String to be encrypted with AES/PGP and sent in the payload parameter.

{

"txnid": "UNIeb47585ac3044c0d99d71545d42fe94d", "type": "PAY",

"rrn": "019711000051",

"datetime": "2020-07-15T11:21:28.094+05:30",

"amount": "500",

"debitaccount": "123456919494063593",

"debitvpa": "guruteja@sbmbank",

"debitbankname": "STCB",

"creditaccount": "123456919949889896",

"creditvpa": "vamsi@sbmbank",

"creditbankname": "STCB",

"remarks": "test",

"expirydatetime": "",

"creditdebittype": "CREDIT",

"payerreversalrespcode": "CS",

"payeereversalrespcode": "RR",

"initmode": "11",

"refcategory": "",

"mcc": "0000",

"invoiceurl": "",

"mobile": "917675804920",

"subcode": "CT000",

"subresult": "success"

}

# 13. Collect Notification

This API is used to communicate the incoming collect request from PSP to PPI Wallet channel .

**URL:** https://<IP:PORT>/v1/ppi/collectnotification

**Request parameters:**

|  |  |  |
| --- | --- | --- |
| **Field** | **Type** | **Description** |
| txnid(M) | String(fix35) | Transaction Id for API call (a unique ID generated on PPI Wallet Channel side).  Transaction id generated from UUID |
| mobile(M) | String(fix12) | Mobile Number of the customer. |
| payervpa(M) | String(max255) | Payer customer Vpa. |
| payeevpa(M) | String(max255) | Payee customer Vpa. |
| benename | String(max50) | Beneficiary Account Name. |
| amount(M) | String(max20) | Transaction amount needed to pass in the format of xxxxxx.xx. Ex:- 11.00 |
| remarks(O) | String(max255) | Passed by the PPI Partners. Which is used as a transaction note. Ex: Online Purchase. In case the ppi channel fails to send remarks then we send the default as UPIPPI to NPCI.  Note : Allowing only below special characters and space .+\*@-\_ |
| expdate(M) | String(max20) | Expiry Date of the transaction. |
| rrn(O) | String(max20) | RRN of respective transactions. |
| initiatedtime(M) | String(max20) | Initiated time |
| invoiceurl(O) | String(max100) | Invoice URL of the transaction, which is used to represent the invoice of the transaction if any. |
| payeecode(O) | String(fix5) | Payee Mcc code 0000 - Person Other than 0000 -for Merchants as per NPCI specs. |
| refcategory(O) | String(max3) | If Invoice URL is present, then refCatergory is mandatory. The refCategory field is used to identify the category of the transaction  00- NULL  01-Advertisement 02- Invoice Others for future use. |
| purpose(O) | String(fix2) | Purpose code of the transaction. Refer section NO. 16 for more details. |

// Json String to be encrypted with AES/PGP and sent in the payload parameter.

{

"txnid": "UNIeb47585ac3044c0d99d71545d42fe94d",

"mobile": "917675804920",

"payervpa": "Krishna@ybl",

"payeevpa": "Abi@unimoni",

"mobile": "917675804920", "payervpa": "Krishna@ybl",

"payeevpa": "Abi@unimoni",

"benename": "abi",

"amount": "100.00",

"remarks": "UPI",

"expdate": "01-12-2019 12:15:26",

"rrn": "019711000051",

"initiatedtime": "15-10-2021 12:15:26",

"invoiceurl": "https://ppiwallet.com/upi/123",

"payeecode": "00",

"refCategory": "00",

"purpose": "00"

}

# 14. Credit Validation API

This API is used by the PSP to notify PPI Wallet channels at the time of Request Authentication in pay (where in PPI Wallet partner is as a payee). Also used by PSP to notify PPI Wallet channels at the time of Request Credit/credit reversal (Where in PPI Wallet channel account is a credit account in Account & IFSC transaction).

PPI Wallet Partners need to validate respective Amount , Wallet Account and need to respond back to PSP.

**(when the req comes then olive will convert the xml to json format and send to client after the client will send resp in json format olive will convert the json to xml format and send to NPCI )**

**URL:** https://<IP:PORT>/v1/ppi/creditval?channelid=12345&txnid=PPIDNMdgbdjlko98jkly9x73812njljuhaip9

**Request Parameters:**

|  |  |  |
| --- | --- | --- |
| **Field** | **Type** | **Description** |
| trantype(M) | String(max10) | Transaction Type  -REQAUTH  -CREDIT  -CREDITENQ  - REVC  -REDIT |
| txnid (M) | String(fix35) | Transaction Id for API call (a unique ID generated on PPI Wallet Channel side).  Transaction id generated from UUID |
| rrn(M) | String(max20) | RRN of respective transactions. |
| orderid(O) | String(max50) | If we scan the dynamic QRcode order id present in that request we are passed. |
| amount(M) | String(max20) | Transaction amount needed to pass in the format of xxxxxx.xx. Ex:- 11.00 |
| initmode(M) | String(fix2) | Initiation mode of the transaction. Refer section NO. 17 for more details. |
| purpose(M) | String(fix2) | Purpose code of the transaction. Refer section NO. 16 for more details. |
| remarks(M) | String(max255) | Passed by the PPI Partners. Which is used as a transaction note. Ex: Online Purchase. In case the ppi channel fails to send remarks then we send the default as UPIPPI to NPCI.  Note : allowing below special characters and space .+\*@-\_ |
| *payerinfo(M)* | | |
| accountnumber(M) | String(max20) | Payer account number |
| name(M) | String(max50) | Payer customer name |
| mcc(M) | String(fix4) | Payer Mcc code  0000 - Person  Other than 0000 - for Merchants as per NPCI specs. |
| vpa(M) | String(max255) | Payer customer vpa |
| accounttype(M) | String(max10) | Payer AccountType Savings/current |
| ifsc(M) | String(max50) | Payer Ifsc. |
| mobile(M) | String(fix12) | Payer mobileNumber |
| mcc (M) | String(fix4) | Payer MCC code  0000 - Person  Other than 0000 - for Merchants as per NPCI specs. |
| *payeeinfo(M)* | | |
| accountnumber(O) | String(max20) | Payee account number |
| name(O) | String(max50) | Payee name |
| mcc(O) | String(fix4) | Payee Mcc code  0000 - Person  Other than 0000 - for Merchants as per NPCI specs. |
| vpa(M) | String(max255) | Payee VPA |
| accounttype(O) | String(max10) | Payee Account Type Savings/current |
| ifsc(O) | String(max50) | Payee IFSC |
| mobile(O) | String(fix12) | Payee mobileNumber |

Sample json request:

// Json String to be encrypted with AES/PGP and sent in the payload parameter. {

"txnid": "PPIDNMdgbdjlko98jkly9x73812njljuhaip9",

"rrn": "0205210006",

"orderid": "PPIOrder2316",

"amount": "105.00",

"initmode": "00",

"purpose": "00",

"remarks": "No",

"payerinfo": {

"name": "Srinivas",

"mobile": "910413860011",

"accounttype": "Savings",

"ifsc": "IFSC0000098",

"accountnumber": "910413860011",

"vpa": "srinivas@psp"

},

"payeeinfo": {

"name": "AbiUnimoni",

"accountnumber": "357528699182",

"vpa": "srinivas@psp",

"mcc": "0000",

"mobile": "910413860011",

"accounttype": "Savings",

"ifsc": "IFSC0000098"

}

}

**Response Parameters:**

|  |  |  |
| --- | --- | --- |
| **Field** | **Type** | **Description** |
| code (M) | String(fix5) | Error code - status of the request   * 00000 - SUCCESS * 00091 - TIMEOUT   00001 - FAILURE |
| result (M) | String(max10) | Error description |
| txnid (M) | String(fix35) | Transaction Id for API call (a unique ID generated on PPI Wallet Channel side). Transaction id generated from UUID |
| name (M) | String(max50) | Name of the customer |
| trantype(M) | String(max10) | Transaction Type  -reqauth  -credit |
| amount *(M)* | String(max20) | Transaction amount needed to pass in the format of xxxxxx.xx. Ex:- 11.00 |

**Invalid account/Beneficiary wallet not exit**

"data":

{

"code": "XI",

"result": "failure",

"txnid": "PPIDNMdgbdjlko98jkly9x73812njljuhaip9"

“name ”:”rajasekhar”, “trantype”:”credit”,

“amount ”:”100.00” }

**Success Response**

"data": {

"code": "00000",

"result": "success",

"txnid": "PPIDNMdgbdjlko98jkly9x73812njljuhaip9",

“name ”:”rajasekhar”,

“trantype”:”credit”,

“amount ”:”100.00” }

**Sample response format expecting from PPI Partners**

{

"channelid": "DN",

"txnid": "TSPa35365d1762149e9bfbcd16856053a16",

"data": "\*\*\*\*\*\*\*\*\*\*encrypted data\*\*\*\*\*\*\*\*\*",

"code": "00001",

"subcode": "ZY",

"subresult": "INACTIVE\_ACCOUNT",

"result": "FAILURE"

}

=====================================================================

**Sample Data object**

{

"code": "ZY",

"result": "FAILURE",

"txnid": "TSPa35365d1762149e9bfbcd16856053a16",

"name": "Customer",

"trantype": "CREDIT",

"amount": "15.00"

}

**Sample error codes expected in Credval API response**

|  |  |
| --- | --- |
| **Error code** | **Description** |
| 00 | Success |
| XI | ACCOUNT DOES NOT EXIST (BENEFICIARY) |
| XK | REQUESTED FUNCTION NOT SUPPORTED (BENEFICIARY) |
| XQ | TRANSACTION NOT PERMITTED TO CARDHOLDER  (BENEFICIARY) |
| XW | TRANSACTION CANNOT BE COMPLETED. COMPLIANCE  VIOLATION (BENEFICIARY) |
| Y1 | BENEFICIARY CBS OFFLINE |
| YF | BENEFICIARY ACCOUNT BLOCKED/FROZEN |
| ZI | SUSPECTED FRAUD, DECLINE / TRANSACTIONS DECLINED BASED ON RISK SCORE BY BENEFICIARY |
| ZY | INACTIVE OR DORMANT ACCOUNT (BENEFICIARY) |

# 15. auto complaint

**Request Parameters:**

|  |  |  |
| --- | --- | --- |
| **Field** | **Type** | **Description** |
| orgtxnid(M) | String(max35) | Original transaction ID |
| inititionmode(M) | String(fix2) | Initiation mode  U1- Customer App  U2- PSP  U3- Bank |
| reqadjflag(M) | String(max5) | Adjustment Flag of the Request |
| reqadjcode(M) | String(max5) | Adjustment Code of the Request |
| subtype(M) | String(max10) | Initiated by; ex : PAYER | PAYEEE |
| type(M) | String(max10) | Transaction type ex: COMPLAINT |
| appid(M) | String(max20) | Application Id.  Unique for every PPI channel, which will be whitelisted at NPCI end at the time of PPI Channel onboarding. Also used by PSP to identify the source system and the same will be communicated to NPCI. |
| mobile(M) | String(fix12) | Mobile number |
| refid(O) | String(fix6) | Reference id |
| note(O) | String(max50) | Remarks of the transaction |
| orgrrn(O) | String(max12) | rrn of the respective transaction. |

**Sample json request:**

{

"appid": "com.upi.dhani",

"initiationmode":"U1",

"orgtxnid":"AXI4a69d250abe6433899c2f5a081000033882",

"reqadjflag":"PBRB",

"reqadjcode":"U005",

"subtype":"PAYER",

"mobile": "918885962963",

"note": "goods not delivered",

"orgrrn": "217512001940",

"refid":"782301",

"type":"COMPLAINT"

}

**sample json response:**

{

"code": "00000",

"result": "SUCCESS",

"subcode":"RC000" ,

"subresult": "success",

"timestamp": "2022-01-06T12:25:06",

"latency": "12345",//millsec

"data": {

"crn": "UPI2005138765432"

}

}

**Sample values of AdjFlag and AdjCode**

[

{

"reason": "Goods & Services not provided/received",

"adjflag": "PBRB",

"adjcode": "U008"

},

{

"reason": "Credit not processed for canceled returned goods & services", "adjflag": "PBRB",

"adjcode": "U021"

},

{

"reason": "Account debited but transaction confirmation not received by merchant",

"adjflag": "PBRB",

"adjcode": "U022"

},

{

"reason": "Duplicate /Multiple Transaction",

"adjflag": "PBRB",

"adjcode": "1084"

}

]

For more details, please refer to the NPCI UDIR Adj & Response code document.

# 16. Query List

This API is used to list the complaints raised by the individual customers.

Note: If Partner /Channel wants to get the status based on a particular transaction, then orgtxnid should be passed in request.

If a Partner /Channel wants to get the status based on a particular crn, then crn should be passed in request.

**URL:** https://<IP:PORT>/v1/ppi/txn/query/list?channelid=123&txnid=Axiashkartyodheolkyikl123bnjulmnhko

**Request parameters:**

|  |  |  |
| --- | --- | --- |
| **Field** | **Type** | **Description** |
| mobile(M) | String(fix12) | Mobile number |
| txnid(M) | String(fix35) | Unique txn id |
| crn(O) | String(max 15) | Complaint reference number generated by NPCI |
| orgtxnid(O) | String(max35) | Original transaction ID |

**Sample json request:**

{

"mobile": "918499082356",

"txnid": "Axiashkartyodheolkyikl123bnjulmnhko",

"crn": "UPI2005138765432",

"orgtxnid": "AXI4a69d250abe6433899c2f5a081000033882"

}

**Response parameters:**

|  |  |  |
| --- | --- | --- |
| **Field** | **Type** | **Description** |
| orgtxnid(M) | String(max35) | Original transaction ID |
| mobile(M) | String(fix12) | Mobile number |
| adjflag(M) | String(max20) | Adjustment Flag |
| adjcode(O) | String(max10) | Adjustment Code |
| adjremarks(O) | String(max50) | Adjustment Remarks |
| udir | | |
| amtdebited(M) | String(max20) | Amount debited or not |
| amtcredited(M) | String(max20) | Amount credited or not |
| iscomplaintraised(M) | String(1) | Y|N |
| crn(M) | String(max15) | Complaint reference number generated by NPCI |

**Sample Json Response:**

{

"orgtxnid":"TSPLE529FG7BYORXYJRJK6RM6NBWRECZ2LL",

"mobile":"918793414423",

"adjflag":"N",

"adjcode":"",

"adjremarks":"",

"udir":{

"amtdebited":"Y",

"amtcredited":"Y",

"iscomplaintraised":"Y",

"crn":"UPI22070644697"

}

}

# 17. CallBack Request - AutoUpdate Callback

This Api is used to notify the PPI Partners post completion of settlement of a transaction using Autoupdate (UDIR) functionality

**URL:** https://<IP:PORT>/v1/ppi/autoupdate/confirmation

**request parameters:**

|  |  |  |
| --- | --- | --- |
| **Field** | **Type** | **Description** |
| code(M) | String(fix5) | code |
| result(M) | String(max50) | result |
| txnid(M) | String(fix35) | Txnid which is received in the Pay api url the Same will be ecobacked here.  Transaction Id for API call (a unique ID generated on PPI Wallet Channel side). Transaction id generated from UUID |
| txntype (M) | String(max10) | Transaction Type |
| subtype (M) |  | Transaction subtype (Transaction SubType (RespPay | ReqTxnConfirmation).   * PPI Channel as a payer psp will receive the subtype as RespPay. * PPI Channel as a payee psp will receive the subtype as   ReqTxnConfirmation.). |
| rrn(M) | String(max20) | RRN of respective transaction |
| orderid(O) | String(max20) | If we scan the dynamic QRcode order id present in that request we are passed. |
| amount(M) | String(max20) | Transaction amount needed to pass in the format of xxxxxx.xx. Ex:- 11.00 |
| initmode(M) | String(fix2) | Initiation mode of the transaction. Refer section NO. 17 for more details. |
| purpose(M) | String(fix2) | Purpose code of the transaction. Refer section NO. 16 for more details. |
| remarks(M) | String(max255) | Passed by the PPI Partners. Which is used as a transaction note. Ex: Online  Purchase. In case the ppi channel fails to send remarks then we send the default as UPIPPI to NPCI.  Note : allowing below special characters and space .+\*@-\_ |
| *payerinfo(M)* | | |
| name(O) | String(max50) | name |
| accountnumber(O) | String(max50) | Payer Account number |
| vpa(M) | String(max255) | VPA |
| mcc(O) | String(fix4) | Payer Mcc Code  0000 - Person  Other than 0000 - for Merchants as per NPCI specs. |
| mobile(O) | String(fix12) | mobile |
| accounttype(O) | String(max10) | accounttype |
| ifsc(O) | String(max50) | Payer account ifsc |
| reversalcode(O) | String(max3) | Payer reversal response code applicable in case the transaction is deemed transaction only. |
| *payeeinfo(M)* | | |
| name(O) | String(max50) | Payee Name |
| accountnumber(O) | String(max50) | Payee account number |
| vpa (M) | String(max255) | VPA |
| mcc(O) | String(fix4) | Payee Mcc code  0000 - Person  Other than 0000 - for Merchants as per NPCI specs. |
| mobile(O) | String(fix12) | mobile |
| accounttype(O) | String(max20) | accounttype |
| ifsc(O) | String(max50) | Payee account IFSC |
| reversalcode(O) | String(max3) | Payee reversal response code applicable in case the transaction is deemed transaction only. |

**Note :** PSP will expect http response code 200 as default Success in the response from PPI Channels for Callback request.

**Sample JSON Request:**

// Json String to be encrypted with AES/PGP and sent in the payload parameter.

**1.Sample Collect Success case**

{

"code": "00000",

"result": "SUCCESS",

"txnid": "TSP56765678765678765678",

"trantype": "COLLECT",

"subtype":"ReqTxnConfirmation",

"rrn": "678909876",

"orderid": "67865678678",

"amount": "10.00",

"initmode": "00",

"purpose": "00", "remarks": "Test", "payerinfo":

{

"name": "abcd",

"accountnumber": "9949889896",

"vpa": "customer1@ppi",

"accounttype": "BANKWALLET",

"ifsc": "RTB00000012"

},

"payeeinfo":

{

"name": "aabb",

"accountnumber": "9949889897",

"vpa": "customer2@ppi",

"accounttype": "BANKWALLET",

"ifsc": "RTB00000012"

},

"status": "SUCCESS",

"refurl": "https://ppi.com",

"createdate": "2022-02-18 00:52:50",

"subcode": "PA000",

"subresult": "SUCCESS",

"latency": "1000",

"timestamp": "2022-02-18T00:52:50+05:30" }

**2. Sample Collect Failure**

{

"code": "00001",

"result": "FAILURE",

"txnid": "TSP56765678765678765678",

"trantype": "COLLECT",

"subtype":"ReqTxnConfirmation",

"rrn": "678909876",

"orderid": "67865678678",

"amount": "10.00",

"initmode": "00",

"purpose": "00", "remarks": "Test", "payerinfo":

{

"name": "abcd",

"accountnumber": "9949889896",

"vpa": "customer1@ppi",

"accounttype": "BANKWALLET",

"ifsc": "RTB00000012",

"reversalcode": "00"

},

"payeeinfo":

{

"name": "abcd",

"accountnumber": "9949889897",

"vpa": "customer2@ppi",

"accounttype": "BANKWALLET",

"ifsc": "RTB00000012",

"reversalcode": "00"

},

"status": "FAILURE",

"refurl": "https://ppi.com",

"createdate": "2022-02-18 00:52:50",

"subcode": "PAU30",

"latency": "1000",

"timestamp": "2022-02-18T00:52:50+05:30" }

**3. Sample Pay Success**

{

"code": "00000",

"result": "SUCCESS",

"txnid": "TSP56765678765678765678",

"trantype": "PAY",

"subtype":"ReqTxnConfirmation",

"rrn": "678909876",

"orderid": "67865678678",

"amount": "10.00",

"initmode": "00",

"purpose": "00",

"remarks": "Test", "payerinfo":

{

"name": "abcd",

"accountnumber": "9949889896",

"vpa": "customer1@ppi",

"accounttype": "BANKWALLET",

"ifsc": "RTB00000012"

},

"payeeinfo":

{

"name": "abcd",

"accountnumber": "9949889897",

"vpa": "customer2@ppi",

"accounttype": "BANKWALLET",

"ifsc": "RTB00000012"

},

"status": "SUCCESS",

"refurl": "https://ppi.com",

"createdate": "2022-02-18 00:55:55",

"subcode": "PA000",

"subresult": "SUCCESS",

"latency": "1000",

"timestamp": "2022-02-18T00:55:55+05:30" }

# 18. Debit Reversal Validati on API

This API is used by the PSP to notify PPI Wallet channels at the time of UDIR Reversal Request (where in PPI Wallet partner is as a payer). Also used by PSP to notify PPI Wallet channels at the time of Request Debit reversal.

PPI Wallet Partners need to validate their respective txnid, rrn, amount, walletaccountnumber , Wallet Account and need to respond back to PSP.

**URL:** https://<IP:PORT>/v1/ppi/debitreversalval?channelid=12345&txnid=PPIDNMdgbdjlko98jkly9x73812njljuhaip 9

**Sample Request Parameters:**

|  |  |  |
| --- | --- | --- |
| **Field** | **Type** | **Description** |
| trantype(M) | String(max10) | Transaction Type -REVDEBIT |
| txnid (M) | String(fix35) | Transaction Id for API call (a unique ID Generated on PPI wallet channel side).  Transaction id generated from UUID |
| subtype(M) | String(fix35) | UDIRAUTO |
| rrn(M) | String(max20) | RRN of respective transactions. |
| orderid(O) | String(max50) | If we scan the dynamic QRcode order id present in that request we are passed. |
| amount(M) | String(max20) | Transaction amount needed to pass in the format of xxxxxx.xx. Ex:- 11.00 |
| initmode(M) | String(fix2) | Initiation mode of the transaction. Refer section NO. 17 for more details. |
| purpose(M) | String(fix2) | Purpose code of the transaction. Refer section NO. 16 for more details. |
| remarks(M) | String(max255) | Passed by the PPI Partners. Which is used as a transaction note. Ex: Online Purchase. In case the ppi channel fails to send remarks then we send the default as UPIPPI to NPCI.  Note : allowing below special characters and space .+\*@-\_ |
| *payerinfo(M)* | | |
| accountnumber(M) | String(max20) | Payer account number |
| name(M) | String(max50) | Payer customer name |
| mcc(M) | String(fix4) | Payer Mcc code 0000 - Person  Other than 0000 - for Merchants as per NPCI specs. |
| vpa(M) | String(max255) | Payer customer vpa |
| accounttype(M) | String(max10) | Payer AccountType Savings/current |
| ifsc(M) | String(max50) | Payer Ifsc. |
| mobile(M) | String(fix12) | Payer mobileNumber |
| mcc (M) | String(fix4) | Payer MCC code  0000 - Person  Other than 0000 - for Merchants as per NPCI specs. |

**Sample JSON Request:**

String to be encrypted with AES/PGP and sent in the payload parameter.

{

"txnid":"PPIDNMdgbdjlko98jkly9x73812njljuhaip9",

"trantype":"REVDEBIT",

"subtype":"UDIRAUTO", “rrn":"0205210006",

"orderid":"PPIOrder2316", "amount":"105.00",

"initmode": "00",

"purpose": "00", "remarks":"No",

“payerinfo”:

{

"name":"Srinivas",

"mobile":"910413860011",

"accounttype":"Savings",

"ifsc":"IFSC0000098",

"accountnumber":"910413860011",

"vpa":"srinivas@psp",

} }

**Response Parameters:**

|  |  |  |
| --- | --- | --- |
| **Field** | **Type** | **Description** |
| code (M) | String(fix5) | Error code - status of request  00000 – SUCCESS, 00091 – TIMEOUT, 00001 - FAILURE |
| result (M) | String(max10) | Error description |
| txnid (M) | String(fix35) | Transaction Id for API call (a unique ID generated on PPI Wallet  Channel side)  Transaction id generated from UUID |
| name (M) | String(max50) | Name of the customer |
| trantype(M) | String(max10) | Transaction Type  -reqauth  -credit |
| amount *(M)* | String(max20) | Transaction amount needed to pass in the format of xxxxxx.xx.  Ex:- 11.00 |

**Sample json response:**

**Debit reversal offline process:**

"data":

{

"code": "105",

"adjflag": "DRC", "result": "failure",

"txnid": PPIDNMdgbdjlko98jkly9x73812njljuhaip9",

“name ”:”rajasekhar”,

“trantype”:”REVDEBIT”,

“amount ”:”100.00”

}

"data":

{

"code":"00000",

"result": "success",

"txnid":"PPIDNMdgbdjlko98jkly9x73812njljuhaip9",

“name ”:”rajasekhar”,

“trantype”:”REVDEBIT”,

“amount ”:”100.00”

}

# 19. QR Generate API

This API is used to get signed values for the given QR/intent data.

**URL:** https://<ip:port>/v1/ppi/generate/signedqr?channelid=paulpay&txnid=PLM9f83bc71ea25416e8 28132bd065c28e6

**Request parameters:**

|  |  |  |
| --- | --- | --- |
| **Field** | **Type** | **Description** |
| data(M) | String(max100) | Payee information in the form of string to generate QR code |

**Sample Jason request:**

{

"data":"dXBpOi8vY29sbGVjdD91bW49S01CZTQxNTVlZTZmNDQxNTlmOWIwNzNmMjVhNWM1

OTdAa290YWsmYW09MS4wMCZ0bj1GdW5kVHJhbnNmZXImdmFsaWRpdHlzdGFydD0yOTAxMj

AyMCZ2YWxpZGl0eWVuZD0yOTAyMjAyMCZhbXJ1bGU9TUFYJnBhPXRlc3QxNUBrb3RhayZwbj 1YWFhYWCBJTlNUQSBKSUZJIEFDQ09VTlQgWFhYWFgmcGF5ZXJWcGE9cG9zdGFsQGtvdGFrJ nRyPTAwMjkxODg3OTYzMCZ0aWQ9S09UYjNjNDViYTE1MzljNDRjOGJkNTUxMWU4YjhhM2Q 5ZmEmY3JlYXRlRHQ9MjkgSmFuIDIwMjAmbW9kZT0xMyZwdXJwb3NlPTAwJm9yZ2lkPTQwMD A0Mw"

}

**Response parameters:**

|  |  |  |
| --- | --- | --- |
| **Field** | **Type** | **Description** |
| code(M) | String(max5) | Response code Ex: 00 |
| result(M) | String(max100) | Success/Failure |
| data(M) | String | Transaction reference number |

**Sample json response:**

{

"code": "00", "result":

"Success", "data":

"dXBpOi8vY29sbGVjdD91bW49S01CZTQxNTVlZTZmNDQxNTlmOWIwNzNmMjVhNWM1OTdAa290YWsmWCBJTlNUQSBKSUZJ\r\nIEFDQ09VTlQgWFhYWFgmcGF5ZXJWcGE9cG9zdGFsQGtvdGFrJnRyPTAwMjkxWduPU1FWUNJUUNINUtYeVBLZnZEMzBo\r\nTGxZZ29ZNzV0dDRFTEgxZXBBVjFsMjFIcndwT29BSWhB

}

**QR Generate API Possible error codes:**

|  |  |
| --- | --- |
| **Error Code** | **Error Description** |
| 00 | Success |
| 01 | Failure |

# 20. QR Verify API

This API is used to verify the payee data in QR Code while scanning the QR Code by the payer.

**URL:** https://<ip:port>/v1/ppi/verify/signedqr?channelid=paulpay&txnid=PLM9f83bc71ea25416e8 28132bd065c28e6

**Request parameters:**

|  |  |  |
| --- | --- | --- |
| **Field** | **Type** | **Description** |
| customerid(M) | String(max100) | customerid |
| appid(M) | String(max100) | appid |
| data(M) | String(max100) | data |

**Sample JSON Request:**

{

"customerid":"917084054727",

"appid":"com.olive.pml",

"data":"upi://collect?umn=KMBe4155ee6f44159f9b073f25a5c597@kotak&am=1.00&tn=FundTransfer& validitystart=29012020&validityend=29022020&amrule=MAX&pa=test15@kotak&pn=XXXXX INSTAJIFIACCOUNTXXXXX&payerVpa=postal@kotak&tr=002918879630&tid=KOTb3c45ba1539c4

4c8bd5511e8b8a3d9fa&createDt=29Jan2020&mode=13&purpose=00&orgid=400043&sign=dXBpOi8v

Y29sbGVjdD91bW49S01CZTQxNTVlZTZmNDQxNTlmOWIwNzNmMjVhNWM1OTdAa290YWsm YW09MS4wMCZ0bj1GdW5kVHJhbnNmZXImdmFsaWRpdHlzdGFydD0yOTAxMjAyMCZ2YWxpZ

Gl0eWVuZD0yOTAyMjAyMCZhbXJ1bGU9TUFYJnBhPXRlc3QxNUBrb3RhayZwbj1YWFhYWCBJ

TlNUQSBKSUZJIEFDQ09VTlQgWFhYWFgmcGF5ZXJWcGE9cG9zdGFsQGtvdGFrJnRyPTAwMjkx

ODg3OTYzMCZ0aWQ9S09UYjNjNDViYTE1MzljNDRjOGJkNTUxMWU4YjhhM2Q5ZmEmY3JlYX

RlRHQ9MjkgSmFuIDIwMjAmbW9kZT0xMyZwdXJwb3NlPTAwJm9yZ2lkPTQwMDA0MyZzaWduP

U1FWUNJUUNINUtYeVBLZnZEMzBoTGxZZ29ZNzV0dDRFTEgxZXBBVjFsMjFIcndwT29BSWhB TzIyaGxmSFdTT1ZJcldEU25ZRDBYKzgNCkFTYnpDZ0hROTRRME94NGdiWjkxDQo="

}

**Response parameters:**

|  |  |  |
| --- | --- | --- |
| **Field** | **Type** | **Description** |
| code(M) | String(max5) | Response code Ex: 00 |
| data(M) | String(max5) | Ex.Verified Successfully |

**Sample json response:**

{

"code”:"00",

"data":"Verified Successfully"

}

**QR Verify API Possible error codes:**

|  |  |
| --- | --- |
| **Error Code** | **Error Description** |
| 00 | Verified Successfully |
| 01 | Verified Not Success |
| 02 | OrgId Key Not Found |
| 03 | Sign not available in Qr |

# 21. Generic Error codes

|  |  |
| --- | --- |
| **Error Code** | **Description** |
| 00000 | SUCCESS |
| 00001 | FAILURE |
| 00091 | TIMEOUT |
| GE0PM | PayLoad Mismatch |
| GE0TM | Transaction Id Mismatch |
| GE0CM | Channelid Mismatch |
| GE0DM | Decryption key mismatch |
| GE0VE | Validation Error |

# 22. Purpose Code Table

|  |  |
| --- | --- |
| **Code** | **Description** |
| 00 | DEFAULT |
| 01 | SEBI |
| 02 | AMC |
| 03 | Travel |
| 04 | Hospitality |
| 05 | Hospital |
| 06 | Telecom |
| 07 | Insurance |
| 08 | Education |
| 09 | Gifting |
| 10 | Others |

# 23. InitMode Table

|  |  |
| --- | --- |
| **Code** | **Description** |
| 00 | Default |
| 01 | QR Code |
| 02 | Secure QR Code |
| 03 | Bharat QR Code |
| 04 | Intent |
| 05 | Secure Intent |
| 06 | NFC(Near Field Communication) |
| 07 | BLE (Bluetooth) |
| 08 | UHF(Ultra High Frequency) |
| 09 | Aadhaar |
| 10 | SDK (Software Development Kit) |
| 11 | UPI-Mandate |
| 12 | FIR (Foreign Inward Remittance) |
| 13 | QR Mandate |
| 14 | BBPS |
| 15-18 | for future purposes. |